



UNITED STATES MARINE CORPS  
COMMANDING GENERAL  
BOX 788100  
MARINE CORPS AIR GROUND COMBAT CENTER  
TWENTYNINE PALMS, CALIFORNIA 92278-8100

CCO 1610.1F  
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9 Jan 92

COMBAT CENTER ORDER 1610.1F

From: Commanding General  
To: Distribution List

Subj: DISHONORED CHECKS

Ref: (a) MCO 1700.25  
(b) MCO 7220.49A

Report Required: Dishonored Check Report (Report Control Symbol 29P-1610-01),  
par. 6b

1. Purpose. To establish procedures and publish policy for the handling of dishonored checks.
2. Cancellation. CCO 1610.1E
3. Background. The procedures set forth in this Order implement the provisions of the references and establish the criteria for suspension of check cashing privileges and involuntary military pay checkage for dishonored checks.
4. Information
  - a. A check is a negotiable instrument and, when issued by one person to another person or agency, is presumed to be valid. An individual who issues a check knowing that there are insufficient funds on hand in an account to cover such check, or who issues a check where no account exists with the institution upon which the check is written, is committing an act of fraud punishable under civilian criminal law and the Uniform Code of Military Justice.
  - b. The practice of knowingly issuing/cashing a check without sufficient funds and then notifying the receiver that it will be redeemed on or before payday is in fact an act of fraud. This practice causes many unnecessary hours of work by employees of the activities aboard the Combat Center which could be spent doing more productive tasks. Therefore, any individual or family with a record of more than one such action will be considered to be purposely engaging in an illegal practice and will be placed on the Dishonored Check List as having issued an "insufficient funds" check. The Dishonored Check List is computerized; presence on the Combat Center list will place individuals/families on the Dishonored Check List on all Marine Corps/Navy facilities in the Southern California area.
  - c. A letter will be published monthly, with limited distribution and marked "For Official Use Only", containing the names of those individuals (military, military dependent, or civilian) who have cashed dishonored checks at any check cashing facility aboard the Combat Center.
5. Policy. The following policy applies to all personnel who tender dishonored checks to any activity aboard the Combat Center.

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a. Any individual who tenders a dishonored check will be given an opportunity for restitution. The individual must redeem the dishonored check(s) within 15 days of notification and pay all applicable service charges. If this is done, no further action will be taken. Personnel who are absent from the Combat Center because of temporary duty, leave, medical treatment, or field duty after having been properly notified by the activity holding the check, will be allowed 15 days after their return to the Combat Center to redeem the dishonored check(s). In both cases, failure to redeem the dishonored check(s) within the 15 day limit will result in temporary suspension of check cashing privileges. This temporary suspension shall apply to all members of the individual's household, and will continue for six months after the date the check is redeemed.

b. Any individual who has two or more instances of issuing dishonored checks within six months, whether redeemed within the 15 day limit or not, will have check cashing privileges suspended. This suspension shall apply to all members of the individual's household, and will continue for six months after the date the check is redeemed.

c. Any individual who issues a check drawn on a nonexistent or closed account, whether redeemed within the 15 day time limit or not, will have check cashing privileges suspended. This suspension shall apply to all members of the individual's household, and will continue for one year after the date the check is redeemed.

d. Any individual who fails to redeem a dishonored check which results in a DD Form 139 being prepared for checkage of pay will have check cashing privileges suspended for a period of one year, continuing for one year after the date the DD Form 139 is executed.

e. A one-year suspension will be automatic for any individual convicted of larceny, fraud, forgery, or any other actual or attempted bad check offense, or who is held liable in a civil action as a result of any dishonored check written to an agency, instrumentality, or activity of the United States. The suspension will commence on the date of such conviction or the date the command becomes aware of it, whichever is earlier.

f. When the check cashing privileges of a service member or dependent are suspended for six months or more, the applicable ID cards will be recovered and replaced by over-stamped ID cards. The over-stamp will read "NCC" or denote "No Check Cashing." When check cashing privileges are restored, the over-stamped cards will be exchanged for new, non-over-stamped ID cards.

g. Should it become necessary to take more severe action against personnel who continuously and blatantly abuse check cashing privileges, it is the Commanding General's prerogative to suspend activity privileges, e.g., MCX and commissary. This could mean the loss of such privileges for abusers and their families indefinitely.

h. If a check is returned to a check cashing activity for any reason which is not the individual's fault, i.e., a bank error, the individual may submit proof, in writing, from the institution concerned to the Director, Morale, Welfare and Recreation (MWR). If the individual is found faultless, no further action will be taken, except to remove the name from the Dishonored Check List if that check was the reason for suspension. Service charges are not normally assessed for institutional errors.

## 6. Action

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a. Heads of Activities accepting checks in payment for goods and services will ensure that checks are not cashed for individuals whose names appear on the Dishonored Check List.

b. MWR Administrative Officer and Custodians of miscellaneous non appropriated fund activities subject to command control, upon receipt of checks returned by financial institutions will:

(1) Per reference (a), use the information presented on the face of the check to attempt to contact the individual by phone, and then mail a notice asking for payment within 7 days.

(2) Per reference (a), after 7 days, mail a second notice to the individual, and mail a notice to the individual's commanding officer.

(3) After 15 days, submit a list to this Headquarters (Director, MWR) on the latest revision of Form 29P-1610/5, of those individuals having checks returned for any reason that were not redeemed within the 15 day time period.

(4) After 30 days, initiate pay account checkage per reference (b).

(5) Ensure that individual checks are reported one time only.

c. Commissary Officer on receipt of checks returned by financial institutions will:

(1) After 15 days, submit a list to this Headquarters (Director, MWR) on the latest revision of Form 29P-1610/5, of those individuals having checks returned for any reason that were not redeemed within the 15 day time period.

(2) Ensure that individual checks are reported one time only.

d. The Director of MWR will:

(1) Ensure that adequate records are maintained to record data submitted by the activities listed in subparagraphs 6b and 6c above.

(2) For purposes of determining prior offenders, ensure that an unpublished hold list is maintained for one year for first offense dishonored check writers.

(3) Publish a monthly letter with limited distribution, marked "For Official Use Only", containing the names of all individuals whose check cashing privileges have been suspended.

(4) Provide activities accepting checks with written notification of personnel removed from the Dishonored Check List prior to the next scheduled publication of the list.

e. Commanding officers will:

(1) Ensure that the policy contained herein is given broad distribution within their commands.

(2) Counsel individuals on the consequences of passing bad checks and suspension policies contained herein. Ensure that individuals required to obtain over-stamped ID cards for themselves and/or their dependents do so.

(3) Take such disciplinary action as deemed appropriate for second and chronic offenders.

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(4) Upon receipt of the published Dishonored Check List:

(a) Counsel individuals within their command upon the individual's initial appearance on the list.

(b) Identify and report to the Director, MWR, all personnel on the bad check list determined to be deceased; those transferred to posts and stations other than the Southern California area (i.e., Barstow, El Toro, Camp Pendleton, San Diego, Yuma, and surrounding areas); those discharged to their home of record who have no further method of availing themselves of military ID for check cashing purposes; and spouses of personnel in any of the above categories. (The goal is to delete from the list the names of people who, by virtue of their location outside the Southern California area, now have a slim chance of passing bad checks here.

(c) To prevent those who would write bad checks as their final act of revenge, notify the MWR Directorate of all those Marines being processed for non-EAS reasons, such as punitive discharges, medical discharges (without benefits), serving sentence of court-martial over six months duration, etc.

(d) When annotating rosters for deletion for whatever cause, note the final destination of the Marine involved, e.g., "Discharged 910425 for Convenience of Government" or "Transferred 3d MarDiv 910425."

f. Civilian Personnel Officer will upon receipt of the published Dishonored Check List, identify and report to the Director, MWR, those Civil Service personnel who are no longer in the employ of the U.S. Government in Southern California.

g. MWR Personnel Officer will upon receipt of the published Dishonored Check List, identify and report to the Director, MWR, those NAFI personnel who are no longer in the employ of the U.S. Government in Southern California.

7. Summary of Revision. The local Commissary is a part of the Defense Commissary Agency which does not impose a service charge if a dishonored check is redeemed within 30 days of notification.

a. Paragraph 5a states that applicable service charges will be collected.

b. Paragraph 6c shows that although the collection procedure differs, the Commissary will provide Dishonored Check Reports.

8. Applicability. This Order is applicable to all commands and organizations aboard the Combat Center.

R. E. TSCHAN  
Chief of Staff

DISTRIBUTION: A-1